

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1996 -97 (Part 6 of 30)
OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	598	600	1135	1149	1200	1200	100	100	1096	1020
	(0.4)	(0.3)	(1.0)	(0.9)	(2.6)	(1.7)	(0.4)	(0.3)	(2.1)	(1.6)
2. Reserves and Surplus	8272	11548	5112	6600	903	1263	507	807	668	2415
	(5.4)	(5.9)	(4.6)	(4.9)	(1.9)	(1.8)	(2.3)	(2.8)	(1.3)	(3.7)
2.1. Statutory Reserves	2866	3988	2187	3239	449	617	228	250	383	527
2.2. Capital Reserves	73	477	63	221	-	17	-	241	130	129
2.3. Share Premium	495	500	1411	1437	-	-	-	-	-	1360
2.4. Revenue and other Reserves	4836	6581	1440	1690	434	624	280	316	79	179
2.5. Balance of Profit	3	2	12	14	20	5	-	-	76	221
3. Deposits	115880	157549	91313	113251	39147	60346	21123	27188	46569	58344
	(75.8)	(81.2)	(82.2)	(84.6)	(83.6)	(84.6)	(93.9)	(93.9)	(88.5)	(89.0)
3.1. Demand Deposits	15880	19816	14472	15907	2747	4482	1977	2783	4885	5749
(i) From Banks	775	1375	251	610	120	318	86	94	7	10
(ii) From Others	15105	18441	14221	15297	2627	4163	1891	2690	4878	5740
3.2. Savings Deposits	11403	13411	10896	11759	4634	5388	7522	9237	9988	10954
3.3. Term Deposits	88597	124322	65945	85585	31767	50477	11625	15168	31696	41641
(i) From Banks	15178	14362	6504	11909	1848	1136	39	506	190	524
(ii) From Others	73419	109960	59441	73677	29918	49341	11585	14662	31506	41117
3.A. Deposits of branches in India	115880	157549	91313	113251	39147	60346	21123	27188	46569	-
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	58344
4. Borrowings	20125	12518	7442	5502	3401	4843	42	49	1370	1136
	(13.2)	(6.4)	(6.7)	(4.1)	(7.3)	(6.8)	(0.2)	(0.2)	(2.6)	(1.7)
4.1. Borrowings in India	20125	12386	7442	5405	3401	4843	42	49	1258	1119
(i) From Reserve Bank of India	6905	-	2766	46	-	-	-	-	138	-
(ii) From other Banks	10354	8597	75	48	9	-	-	31	-	4
(iii) From other Institutions and Agencies	2866	3789	4601	5312	3392	4843	42	18	1120	1115
4.2. Borrowings outside India	-	132	-	97	-	-	-	-	112	17
5. Other liabilities	8014	11876	6075	7345	2183	3664	735	816	2893	2658
	(5.2)	(6.1)	(5.5)	(5.5)	(4.7)	(5.1)	(3.3)	(2.8)	(5.5)	(4.1)
5.1. Bills Payable	4544	5047	2694	2619	224	514	281	444	770	883
5.2. Inter-office Adjustments	146	3177	464	482	746	2065	219	42	1113	653
5.3. Interest Accrued	1522	1539	1154	1224	301	631	141	184	569	729

5.4. Others (including provisions)	1801	2113	1763	3019	913	454	94	147	441	394
Total Liabilities	152889	194091	111077	133847	46835	71316	22507	28961	52596	65574
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March									
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Cash in hand	1998	2729	1294	2027	791	916	313	471	879	880
	(1.3)	(1.4)	(1.2)	(1.5)	(1.7)	(1.3)	(1.4)	(1.6)	(1.7)	(1.3)
2. Balances with RBI	16957	16494	13099	9454	4668	6789	2963	2726	6854	5603
	(11.1)	(8.5)	(11.8)	(7.1)	(10.0)	(9.5)	(13.2)	(9.4)	(13.0)	(8.5)
3. Balances with banks in India	970	6628	1357	6979	2357	4358	3191	6360	1178	441
	(0.6)	(3.4)	(1.2)	(5.2)	(5.0)	(6.1)	(14.2)	(22.0)	(2.2)	(0.7)
4. Money at call and short notice	-	-	-	-	18	-	225	-	-	-
	-	-	-	-	-	-	(1.0)	-	-	-
5. Balances with banks outside India	217	420	521	-	-	-	-	-	2	40
6. Investments	40783	57517	39376	46988	10403	17511	8052	10451	14178	19671
	(26.7)	(29.6)	(35.4)	(35.1)	(22.2)	(24.6)	(35.8)	(36.1)	(27.0)	(30.0)
6.A. Investments in India	40783	57517	39376	46988	10403	17511	8052	10451	14178	19671
(i) Government securities	32206	45919	22458	26729	7085	12113	5271	6620	10533	14166
(ii) Other approved securities	3253	4493	5183	5157	2387	2640	642	579	2125	2243
(iii) Shares	1229	1073	437	429	30	23	2	2	4	36
(iv) Debentures and Bonds	3237	5929	11103	14575	837	2649	1393	1959	936	2534
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	859	104	195	99	64	84	743	1292	581	692
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	82430	95626	49282	60838	27010	39306	6880	7427	25399	36307
	(53.9)	(49.3)	(44.4)	(45.5)	(57.7)	(55.1)	(30.6)	(25.6)	(48.3)	(55.4)
7.1. Bills purchased and discounted	10340	14368	8400	9443	3863	3923	133	210	1608	2528
7.2. Cash credits, overdrafts & loans	46345	50131	27858	33529	18325	26875	6747	7217	17926	23577
7.3. Term loans	25746	31127	13023	17867	4822	8508	-	-	5865	10203
8. Fixed Assets	5171	4908	2674	3060	685	1151	105	348	352	494
	(3.4)	(2.5)	(2.4)	(2.3)	(1.5)	(1.6)	(0.5)	(1.2)	(0.7)	(0.8)
8.1. Premises	400	590	725	842	2	3	36	273	182	215
8.2. Other Fixed assets	4771	4318	1949	2218	683	1148	69	75	171	279
9. Other Assets	4362	9769	3476	4500	903	1286	779	1177	3754	2137
	(2.9)	(5.0)	(3.1)	(3.4)	(1.9)	(1.8)	(3.5)	(4.1)	(7.1)	(3.3)
9.1. Inter - office adjustments (net)	1657	-	-	-	-	-	-	661	-	-
9.2. Interest accrued	1497	2213	1162	1216	385	528	446	-	812	746
9.3. Tax paid	68	2257	1558	2534	158	137	169	264	673	554
9.4. Stationery and Stamps	-	90	44	54	12	19	3	4	42	57
9.5. Others	1139	5209	712	696	347	602	160	247	2227	780
Total Assets	152889	194091	111077	133847	46835	71316	22507	28961	52596	65574

(100.0) (100.0) (100.0) (100.0) (100.0) (100.0) (100.0) (100.0) (100.0) (100.0)

Note : Figures in brackets indicate percent share in total.
 - : Nil or negligible.
Source : Annual accounts of banks.

Table 48 : Liabilities and Assets of Scheduled Commercial Banks -1996 -97
OTHER SCHEDULED COMMERCIAL BANKS

Items	(Amount in Rs. lakh)									
	As on 31st March									
	Punjab Co-operative Bank		Ratnakar Bank		Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	24		150	150	648	650		10000	1416	1418
	(0.6)		(0.7)	(0.6)	(0.7)	(0.6)		(23.1)	(0.7)	(0.6)
2. Reserves and Surplus	454		531	686	2747	2958		-823	6435	6749
	(10.6)		(2.5)	(2.7)	(3.0)	(2.9)		(-1.9)	(3.1)	(2.9)
2.1. Statutory Reserves	30		342	450	587	713		1	1617	1867
2.2. Capital Reserves	308		2	39	2	130		-	1471	1532
2.3. Share Premium	-		-	-	-	-		-	1850	1850
2.4. Revenue and other Reserves	116		187	194	2155	2112		-	1477	1477
2.5. Balance of Profit	-		1	4	3	3		-824	21	24
3. Deposits	3553		17447	21802	82342	93693		29012	172388	209659
	(83.1)		(82.9)	(84.4)	(91.1)	(92.1)		(66.9)	(83.9)	(88.5)
3.1. Demand Deposits	344	N	2297	2587	16854	15783	N	1501	12385	14131
(i) From Banks	1	O	112	66	819	234	O	244	148	141
(ii) From Others	343	T	2185	2521	16035	15550	T	1257	12238	13990
3.2. Savings Deposits	858		3125	3524	20740	23269		619	28535	32802
3.3. Term Deposits	2351	A	12025	15690	44747	54642	A	26892	131467	162726
(i) From Banks	160	V	111	116	3308	4200	V	-	274	-
(ii) From Others	2191	A	11914	15574	41439	50442	A	26892	131194	162726
3.A. Deposits of branches in India	3553	I	17447	21802	82342	93693	I	29012	172388	209659
3.B. Deposits of branches outside India	-	L	-	-	-	-	L	-	-	-
		A					A			
4. Borrowings	27	B	914	897	1504	344	B	-	13831	4182
	(0.6)	L	(4.3)	(3.5)	(1.7)	(0.3)	L	-	(6.7)	(1.8)
4.1. Borrowings in India	27	E	914	897	1387	310	E	-	13346	3997
(i) From Reserve Bank of India	-		-	-	916	-		-	5710	-
(ii) From other Banks	27		-	100	5	5		-	-	-
(iii) From other Institutions and Agencies	-		914	797	466	305		-	7636	3997
4.2. Borrowings outside India	-		-	-	118	34		-	487	185

5. Other liabilities	216	2007	2294	3132	4092	5171	11440	14765
	(5.0)	(9.5)	(8.9)	(3.5)	(4.0)	(11.9)	(5.6)	(6.2)
5.1. Bills Payable	96	719	797	1042	1239	214	2492	3865
5.2. Inter-office Adjustments	-	101	128	-	-	470	2658	324
5.3. Interest Accrued	16	137	207	863	942	4487	1460	2082
5.4. Others (including provisions)	105	1051	1162	1227	1911	-	4830	8494
Total Liabilities	4275	21049	25829	90373	101738	43360	205511	236772
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March									
	Punjab Co-operative Bank		Ratnakar Bank		Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	84		302	529	1354	1656		45	2255	2711
	(2.0)		(1.4)	(2.0)	(1.5)	(1.6)		(0.1)	(1.1)	(1.1)
2. Balances with RBI	470		2450	2271	10606	8686		1474	21425	19952
	(11.0)		(11.6)	(8.8)	(11.7)	(8.5)		(3.4)	(10.4)	(8.4)
3. Balances with banks in India	613		656	549	902	6319		1	1744	4458
	(14.3)		(3.1)	(2.1)	(1.0)	(6.2)		-	(0.8)	(1.9)
4. Money at call and short notice	-		370	-	-	300		-	3500	-
	(0.0)		(1.8)	-	-	(0.3)		-	(1.7)	-
5. Balances with banks outside India	-		-	-	13	99		3727	824	1221
6. Investments	1047		6500	8316	26969	37705		11246	63196	82327
	(24.5)		(30.9)	(32.2)	(29.8)	(37.1)		(25.9)	(30.8)	(34.8)
6.A. Investments in India	1047	N	6500	8316	26969	37705	N	11246	63196	82327
(i) Government securities	632	O	4671	5857	21652	31093	O	9992	33892	49891
(ii) Other approved securities	221	T	466	438	2988	2795	T	625	9979	10050
(iii) Shares	1		3	55	146	136		-	229	189
(iv) Debentures and Bonds	153	A	1244	1850	1957	3543	A	397	6838	16874
(v) Subsidiaries and joint ventures	-	V	-	-	-	-	V	-	177	177
(vi) Others	40	A	116	116	226	138	A	232	12080	5147
6.B. Investments outside India	-	I	-	-	-	-	I	-	-	-
(i) Government securities	-	L	-	-	-	-	L	-	-	-
(ii) Subsidiaries and joint ventures	-	A	-	-	-	-	A	-	-	-
(iii) Others	-	B	-	-	-	-	B	-	-	-
7. Advances	1459	L	9157	12299	42214	39181	L	14471	102840	115436
	(34.1)	E	(43.5)	(47.6)	(46.7)	(38.5)	E	(33.4)	(50.0)	(48.8)
7.1. Bills purchased and discounted	38		346	464	11367	9262		834	14870	14611
7.2. Cash credits, overdrafts & loans	966		4473	6339	20859	21653		5694	47515	50261
7.3. Term loans	454		4338	5496	9988	8266		7942	40455	50564
8. Fixed Assets	124		477	672	2411	2369		5400	2402	2460
	(2.9)		(2.3)	(2.6)	(2.7)	(2.3)		(12.5)	(1.2)	(1.0)
8.1. Premises	114		193	191	2023	2031		5322	1799	1764
8.2. Other Fixed assets	10		284	480	388	338		78	603	695
9. Other Assets	478		1138	1193	5903	5423		6997	7326	8209
	(11.2)		(5.4)	(4.6)	(6.5)	(5.3)		(16.1)	(3.6)	(3.5)
9.1. Inter - office adjustments (net)	-		-	-	945	507		-	-	-

9.2. Interest accrued	69	271	337	1204	1487	413	4643	4896
9.3. Tax paid	61	636	731	1519	1709	6427	1829	2524
9.4. Stationery and Stamps	2	19	22	53	57	1	126	132
9.5. Others	346	211	104	2181	1663	156	728	656
Total Assets	4275	21049	25829	90373	101738	43360	205511	236772
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

- : Nil or negligible.

Source : Annual accounts of banks.